

004040" T9EE T960

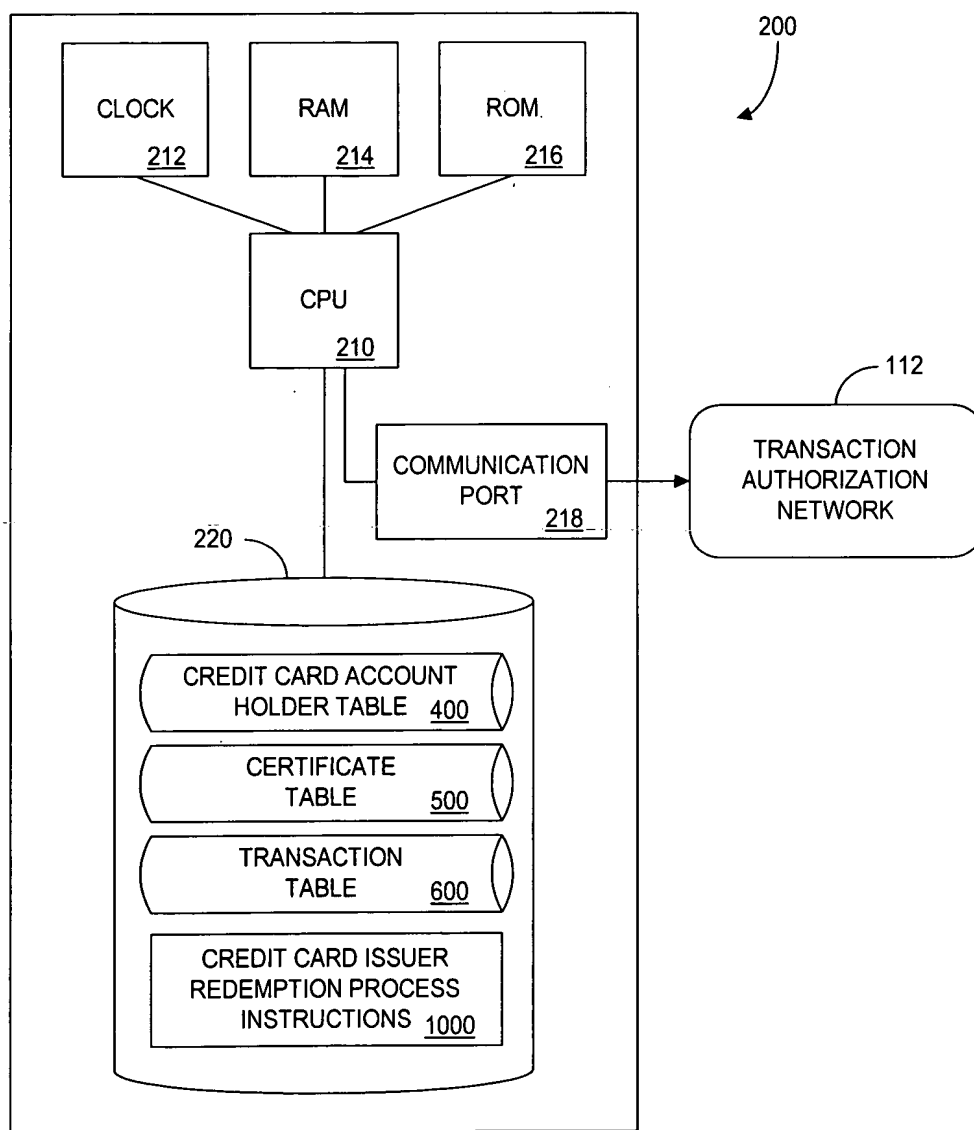


FIG. 2

09513361.070700

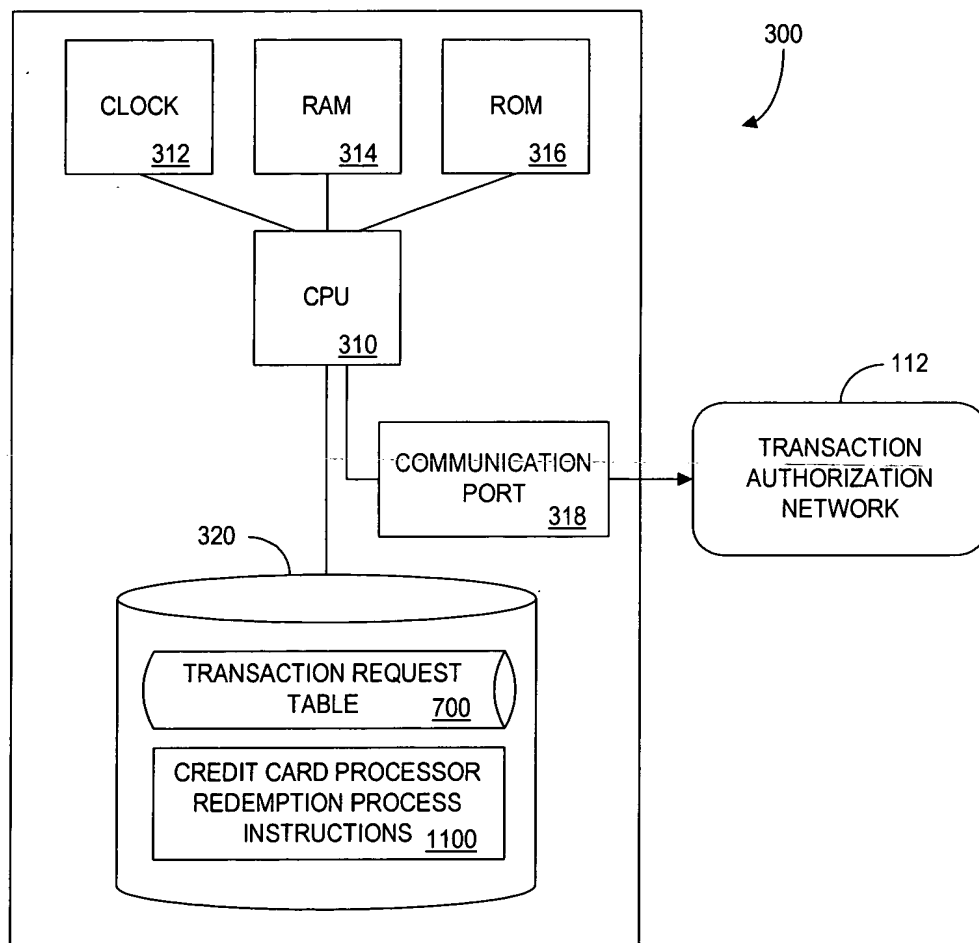


FIG. 3

400

ACCOUNT - IDENTIFIER 410	NAME 412	ADDRESS 414	PHONE NUMBER 416	ORIGINAL CREDIT LINE 418	AVAILABLE CREDIT LINE 420
2222-3333- 4444-5555	TONY CARDHOLDER	99 MAIN ST. HOMETOWN, CT 22222	(333) 444-5555	\$2000	\$1233.00
2222-8888- 7777-6666	SUE MARVIN	10 CENTER ST. ROCKPORT, NJ 99999	(999) 111-2222	\$3500	\$500.00

402

404

FIG. 4

0463361-070000

CERTIFICATE IDENTIFIER 510	ACCOUNT IDENTIFIER 512	MAXIMUM VALUE 514	EXPIRATION DATE 516	STATUS 518
2222-1234-5678-9000	2222-3333-4444-5555	\$50.00	10/15/97	REDEEMED
2222-3434-5656-7878	2222-8888-7777-6666	\$100.00	10/30/97	ISSUED
2222-1111-1111-1111	2222-8888-7777-6666	\$50.00	10/30/97	REDEEMED

SECURITY CODE <u>520</u>	PERSONALIZED CHALLENGE <u>522</u>	PERSONALIZED RESPONSE <u>524</u>	USES REMAINING <u>526</u>	VALUE REMAINING <u>528</u>
1234	MOTHER'S MAIDEN NAME	SMITH	0	\$2.41
06468	PHONE NUMBER	(203) 555-1212	N/A	\$100.00
9101	DATE OF BIRTH	5/22/74	1	\$2.05


500 (CONT.) 

FIG. 5

600

ACCOUNT / CERTIFICATE IDENTIFIER 610	DATE 612	TIME 614	REFERENCE CODE 616	AUTHORIZATION CODE 618	TRANSACTION AMOUNT 620
2222-1234- 5678-9000	4/15/97	11:00 AM	A059GHZX	223952	\$47.59
2222-3333- 4444-5555	4/15/97	12:30 PM	V5CZQ378	768573	\$98.68
2222-8888- 7777-6666	4/16/97	10:35 AM	KL43QR56	981366	\$50.00
2222-1111- 1111-1111	4/16/97	2:43 PM	34CE5G89	742511	\$47.95

602

604

606

608

FIG. 6

700

MERCHANT IDENTIFIER 710	DATE 712	TIME 714	ACCOUNT / CERTIFICATE IDENTIFIER 716	TRANSACTION AMOUNT 718	AUTHORIZATION CODE 720
454838	4/15/97	11:00 AM	2222-3333-4444-5555	\$47.59	223952
879566	4/15/97	12:30 PM	2222-9898-2345-5473	\$98.68	768573
124987	4/16/97	10:35 AM	2222-8888-7777-6666	\$50.00	981366
356357	4/16/97	2:43 PM	2222-1111-1111-1111	\$47.95	742511

702

704

706

708

FIG. 7

The diagram shows a rectangular gift certificate with a double-line border. At the top left, the number 800 is written with an arrow pointing to the top-left corner of the certificate. The certificate itself has a header section with "NOT TO EXCEED \$50" on the left and right, and "Bankmore" in the center with a globe icon to its right. Below "Bankmore" is "GIFT CERTIFICATE". The main body of the certificate contains the following text and fields: "PAYABLE TO: BEARER" with a line under "BEARER"; "FROM: TONY CARDHOLDER" with a line under "TONY CARDHOLDER"; "PAYABLE IN THE AMOUNT OF NO MORE THAN: \$50.00" with a line under "\$50.00"; and "EXPIRES 10/15/97". At the bottom, it says "NOT TO EXCEED \$50" on the left and right, and "CERTIFICATE IDENTIFIER 2222-1234-5678-9000" in the center. Arrows point from numbers 810, 812, 814, 816, and 818 to specific parts of the certificate: 810 points to the "PAYABLE TO" line, 812 points to the "FROM" line, 814 points to the "\$50.00" line, 816 points to the "EXPIRES" text, and 818 points to the "CERTIFICATE IDENTIFIER" text.

800

NOT TO EXCEED \$50

Bankmore

GIFT CERTIFICATE

PAYABLE TO: BEARER

FROM: TONY CARDHOLDER

PAYABLE IN THE AMOUNT OF NO MORE THAN: \$50.00

EXPIRES 10/15/97

NOT TO EXCEED \$50

CERTIFICATE IDENTIFIER 2222-1234-5678-9000

NOT TO EXCEED \$50

FIG. 8

09613361.070700

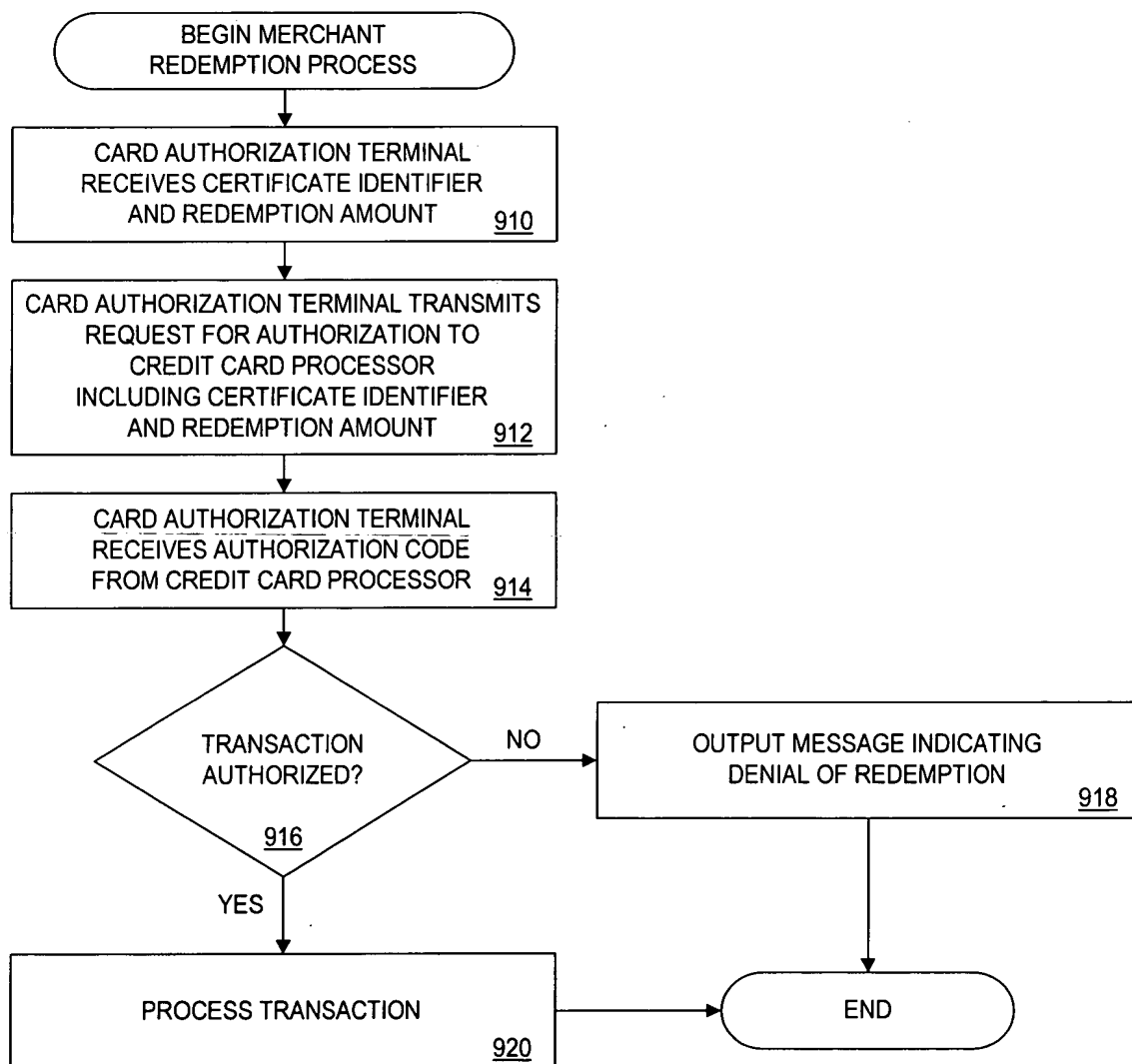


FIG. 9

```

graph TD
    1000((1000)) --> 1010[CCI RECEIVES REQUEST FOR AUTHORIZATION FROM CCP INCLUDING CERTIFICATE IDENTIFIER AND REDEMPTION AMOUNT 1010]
    1010 --> 1012[CCI SEARCHES CERTIFICATE TABLE FOR CERTIFICATE DATA BASED ON RECEIVED CERTIFICATE DATA 1012]
    1012 --> 1014{CERTIFICATE IDENTIFIER VALID? 1014}
    1014 -- NO --> 1016[CCI TRANSMITS AUTHORIZATION CODE DECLINING TRANSACTION 1016]
    1014 -- YES --> 1018[CCI RETRIEVES CORRESPONDING RECORD FROM CERTIFICATE TABLE 1018]
    1018 --> 1020[CCI RETRIEVES SYSTEM DATE/TIME AND COMPARES IT TO CERTIFICATE EXPIRATION DATE 1020]
    1020 --> 1022{HAS CERTIFICATE EXPIRED? 1022}
    1022 -- YES --> 1024[CCI TRANSMITS AUTHORIZATION CODE DECLINING TRANSACTION 1024]
    1022 -- NO --> 1026[CCI COMPARES REDEMPTION AMOUNT TO VALUE STORED IN MAXIMUM VALUE FIELD 514 1026]
    1026 --> A((A))
    A --> 1028[TO FIG. 10B]

```

FIG. 10A

TO FIG. 10B

00613361.070700

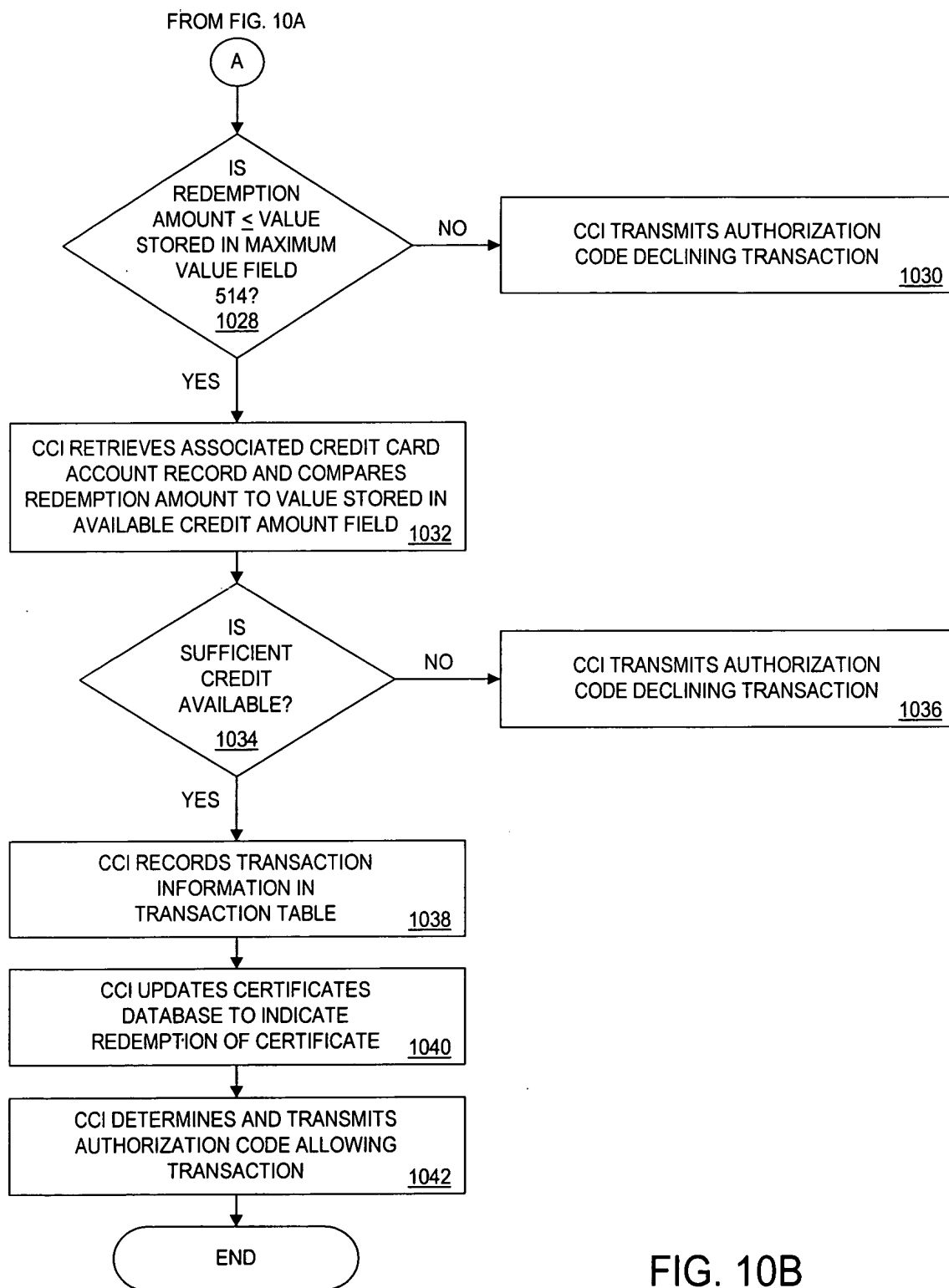


FIG. 10B

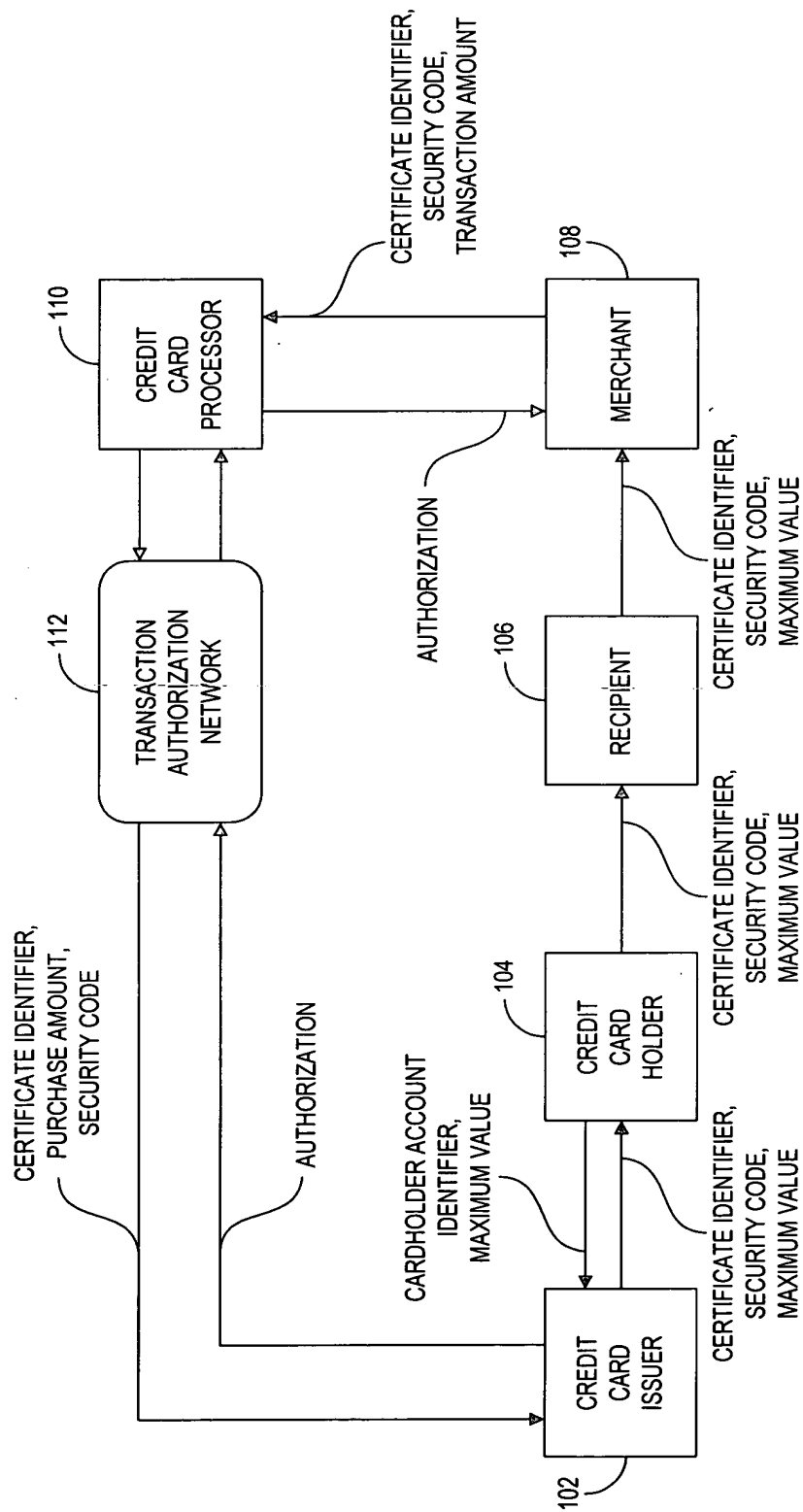



FIG. 11

002020-199ET960

1200

NOT TO EXCEED \$50 **Bankmore**  NOT TO EXCEED \$50

GIFT CERTIFICATE

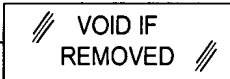
PAYABLE TO: BEARER 1210

FROM: TONY CARDHOLDER

PAYABLE IN THE AMOUNT OF NO MORE THAN: \$50.00

EXPIRES 10/15/97

CERTIFICATE IDENTIFIER 2222-1234-5678-9000

NOT TO EXCEED \$50 1214  NOT TO EXCEED \$50

1212

FIG. 12

```

graph TD
    Start([BEGIN MERCHANT  
REDEMPTION PROCESS]) --> 1310[CARD AUTHORIZATION TERMINAL RECEIVES  
CERTIFICATE IDENTIFIER, REDEMPTION  
AMOUNT AND SECURITY CODE 1310]
    1310 --> 1312[CARD AUTHORIZATION TERMINAL TRANSMITS  
REQUEST FOR AUTHORIZATION TO  
CREDIT CARD PROCESSOR INCLUDING  
CERTIFICATE IDENTIFIER REDEMPTION  
AMOUNT, AND SECURITY CODE 1312]
    1312 --> 914[CARD AUTHORIZATION TERMINAL  
RECEIVES AUTHORIZATION CODE  
FROM CREDIT CARD PROCESSOR 914]
    914 --> 916{TRANSACTION  
AUTHORIZED?  
916}
    916 -- NO --> 918[OUTPUT MESSAGE INDICATING  
DENIAL OF REDEMPTION 918]
    918 --> End([END])
    916 -- YES --> 920[PROCESS TRANSACTION 920]
    920 --> End
  
```

FIG. 13

```

graph TD
    1000([BEGIN CREDIT CARD ISSUER  
REDEMPTION PROCESS]) --> 1410[CCI RECEIVES REQUEST FOR  
AUTHORIZATION FROM CCP INCLUDING  
CERTIFICATE IDENTIFIER, REDEMPTION  
AMOUNT AND SECURITY CODE 1410]
    1410 --> 1012[CCI SEARCHES CERTIFICATE TABLE  
FOR CERTIFICATE DATA BASED ON  
RECEIVED CERTIFICATE DATA 1012]
    1012 --> 1014{CERTIFICATE  
IDENTIFIER  
VALID?  
1014}
    1014 -- NO --> 1016[CCI TRANSMITS AUTHORIZATION  
CODE DECLINING TRANSACTION 1016]
    1014 -- YES --> 1018[CCI RETRIEVES CORRESPONDING  
RECORD FROM CERTIFICATE TABLE 1018]
    1018 --> 1412{IS SECURITY  
CODE VALID?  
1412}
    1412 -- NO --> 1414[CCI TRANSMITS AUTHORIZATION  
CODE DECLINING TRANSACTION 1414]
    1412 -- YES --> 1020[CCI RETRIEVES SYSTEM DATE/TIME  
AND COMPARES IT TO CERTIFICATE  
EXPIRATION DATE 1020]
    1020 --> 1022{HAS  
CERTIFICATE  
EXPIRED?  
1022}
    1022 -- YES --> 1024[CCI TRANSMITS AUTHORIZATION  
CODE DECLINING TRANSACTION 1024]
    1022 -- NO --> 1026[CCI COMPARES REDEMPTION  
AMOUNT TO VALUE STORED IN  
MAXIMUM VALUE FIELD 514 1026]
    1026 --> A((A))
    A --> 14B[TO FIG. 14B]

```

FIG. 14A

FIG. 14A

0913161-070700

